Certificate Number: 03088-MOE-DE-024168158

Bankruptcy Case Number: 14-46411



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 12, 2014</u>, at <u>10:57</u> o'clock <u>AM CDT</u>, <u>Floyd Dixon</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Missouri</u>.

Date: September 12, 2014 By: /s/Crystal Towner

Name: Crystal Towner

Title: Counselor